

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1-10 (Withdrawn)

11. (Currently Amended) A composite panel comprising:

a substrate having a front and a rear surface, an opening therethrough;

~~an insert panel having a characterizing topography extending therefrom that is~~
visible through the opening of the substrate;

wherein the insert panel is located on the rear surface of the substrate so that the characterizing topography appears through the opening; and

means to secure the insert panel to the substrate.

12. (Currently Amended) The composite panel of claim 11 wherein the

substrate further comprises a plurality of bosses extending from the back surface, the insert panel further comprises a plurality of openings ~~on the flat plane corresponding~~ that correspond to the bosses, and wherein the insert panel is placed on the substrate so that at least one of the plurality of bosses extends through at least one of the plurality of openings.

13. (Original) The composite panel of claim 12 wherein the means for

securing the insert panel to the substrate comprises a mechanical lock formed in the bosses extending through the openings.

14. (Original) The composite panel of claim 13 wherein the mechanical

lock is formed by means for heat staking the bosses that extend through the openings.

15. (Original) The composite panel of claim 13 wherein the mechanical

lock is formed by means for upsetting the bosses that extend through the openings.

16. (Original) The composite panel of claim 11 wherein means for securing the insert panel to the substrate comprise adhesive applied to a portion of at least one of the insert panel or substrate.

17. (Original) The composite panel of claim 11 wherein the insert panel comprises a plurality of layers.

18. (Original) The composite panel of claim 11 wherein the insert panel comprises a plurality of layers.

19. (Withdrawn)

20. (Original) A composite panel comprising:

a substrate having a front and a rear surface;

at least one tab opening extending therethrough;

an insert panel having a characterizing topography and at least one tab extending therefrom;

wherein the insert panel is placed on the front surface of the substrate and the tab extends through the tab opening to secure the insert panel to the substrate.

21. (New) The composite panel of claim 12 wherein the means to secure comprises at least one tab that extends through at least one tab opening defined in the substrate.

22. (New) The composite panel of claim 11 wherein the characterizing topography comprises a selection taken from the group consisting of carpeting, vinyl, a material having a contrasting appearance from the substrate, a metallic finish; a decorative layer; and a top layer of protective material.